

Scottish Equitable Aberdeen Life Emerging Markets Equity

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	04 Oct 2006
Benchmark	MSCI Emerging Markets
Total charge*	0.91%
Aegon fund size	£14.77m
ABI sector	ABI Global Emerging Markets Equities
Fund type	Pension
ISIN	GB00BNZC6142
SEDOL	BNZC614
Aegon mnemonic	A7M
CitiCode	OF7M

*This includes a standard 1% product charge, a fixed management fee and expenses that vary with the day to day costs of running the fund. You may pay a different product charge.

About fund performance

Investors should always consider performance in relation to the objective of the fund and over periods of at least five years. If a fund has risen in value, it doesn't mean it is meeting its objective – especially if the fund is aiming to outperform a particular benchmark or meet a risk target. The same applies if the fund has fallen in value.

Our risk rating



Higher risk

Higher risk funds typically invest in regions and investment types that can experience large day-to-day changes in value, both negative and positive. They tend to invest in a single investment type or geographical region and these investment types (for example funds investing in commodity companies) and regions (for example emerging markets equities) have historically been more volatile (risky) than those in the 'Above-average risk' category. These funds have historically provided periods of positive returns but, because of their narrow investment focus, they're better suited to investors with at least five years to invest and to use in combination with other funds as part of a diversified portfolio.

Fund objective

This fund aims to achieve long-term capital growth by investing directly or indirectly in emerging stock markets worldwide or companies with significant business activities in emerging markets.

Fund performance

The following graph and tables show the performance of the fund over various time periods compared to the fund's benchmark (if there is one). All performance information is as at 30 Sep 2019 unless otherwise stated.

In the graph, performance is shown since launch if the fund is less than five years old.



■ Scottish Equitable Aberdeen Life Emerging Markets Equity
■ MSCI Emerging Markets


	1yr	3yrs	5yrs	10yrs
Fund	11.0%	5.7%	7.4%	7.8%
Benchmark	3.7%	7.9%	8.1%	6.1%
Sector quartile	2	3	3	1

	Sep 18 to Sep 19	Sep 17 to Sep 18	Sep 16 to Sep 17	Sep 15 to Sep 16	Sep 14 to Sep 15
Fund	11.0%	-5.5%	12.5%	40.6%	-13.9%
Benchmark	3.7%	2.0%	18.6%	36.2%	-13.6%
Sector quartile	2	4	4	2	2

Source: FE fundinfo. The performance information has been calculated in pounds on a bid-to-bid basis and is net of charges with gross income reinvested. Performance for periods over a year is annualised (% per year). Past performance is not a guide to future performance. The value of an investment can fall as well as rise and is not guaranteed. Investors could get back less than they originally invested.

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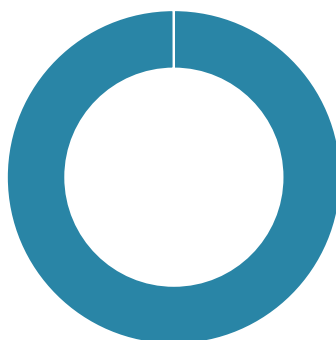
Underlying fund

Fund mgmt group	Aberdeen Asset Managers Ltd
Fund name	Emerging Markets Equity
Launch date	12 Oct 2006
Fund size	£23.29m as at 30 Sep 2019
Sedol code:	B1C6T27
ISIN	GB00B1C6T274
Crown rating	

Fund manager information

Fund manager	Global Emerging Markets Equity
Start date	12 Oct 2006

Asset allocation as at 30 Sep 2019



Name	Fund
■ Global Emerging Market Equities	100.0%
Total	100.0%

Top holdings as at 30 Sep 2019

Holding	%
Aberdeen Standard SICAV I - China A Share Equity Fund	7.3%
Samsung Electronics Co Ltd	5.9%
Tencent Holdings Ltd	5.9%
Taiwan Semiconductor Manufacturing Co Ltd	5.8%
Housing Development Finance Corp Ltd	3.9%
Ping An Insurance Group Co of China Ltd	3.9%
Banco Bradesco SA	3.4%
AIA Group Ltd	2.7%
Kotak Mahindra Bank Ltd	2.4%
China Resources Land Ltd	2.3%
Total	43.5%

Total number of holdings: 57

Source of fund breakdown and holdings: Fund mgmt group

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Risks specific to this fund

There is no guarantee the fund will meet its objective. The value of an investment can fall as well as rise and investors could get back less than they originally invested. All funds carry a level of risk and the information below outlines the key risks for this fund.

Currency risk - this fund invests overseas so its value will go up and down in line with changes in currency exchange rates. This could be good for the fund or bad, particularly if exchange rates are volatile.

Third party risk - in the event that the underlying investments which the fund invests in suspend trading, Aegon may defer trading and/or payment to investors. The value ultimately payable will depend on the amount Aegon receives or expects to receive from the underlying investments.

Country/region risk - this fund invests in a region that's particularly risky due to the lack of company regulation, political instability or war, for example. This means that its value will fluctuate more than funds invested in more developed countries or regions.

